

Important changes you need to know.



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Broker update

Your one stop shop for broker updates.



Hi,

At St.George, we're keeping you up to date with the latest changes to our offers.

Your latest must-knows

First Home Buyer \$1 Lenders Mortgage Insurance (LMI) Offer is ending

Effective from **18 November 2023**, our current First Home Buyer \$1 LMI Offer will end.

Standard pipeline policy applies. Applications submitted on or before **18 November 2023** will be eligible for the offer. There is no settle by date.

Federal Government's Home Guarantee Scheme (HGS) coming soon

From **20 November 2023**, eligible home buyers will be able to apply for a home loan supported by the HGS through St.George, Bank of Melbourne and BankSA with a deposit as low as 5% (or 2% for eligible single parents and single legal guardians). Eligible customers under the Scheme:

- Won't have to pay LMI.
- Will qualify for 80% LVR⁷ pricing (no LVR margin or discount), potentially saving them thousands of dollars.

Additional information and training on HGS will be provided closer to the launch date.

You've got questions? We've got time to talk



Visit stgeorge.com.au/brokers



Call **1300 137 532**

Thanks,

Your St.George team



St.George acknowledges the traditional owners as the custodians of this land, recognising their connection to land, waters and community. We pay our respects to Australia's First Peoples, and to their elders, past, present and future.

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<https://www.infrastructure.gov.au/media-communications-arts/phone/services-people-disability/accesshub/national-relay-service>

Visit St.George Access and Inclusion for further information on our accessible products and services for people with disability.

Things you should know:

Conditions, credit criteria, fees and charges apply. Based on St.George Bank's credit criteria, residential lending is not available for Non-Australian resident borrowers. More information available at stgeorge.com.au/brokers.

⁷ **LVR** stands for the initial loan to value ratio. LVR is the amount of your loan compared to the Bank's valuation of your property offered to secure your loan expressed as a percentage. Home loan rates for new loans are set based on the initial LVR and won't change during the life of the loan as the LVR changes.

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